

In re:
William E Zimmerle
Dawn M Zimmerle
Debtors

Case No. 19-14832-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 01, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William E Zimmerle, Dawn M Zimmerle, 10 Firebush Road, Levittown, PA 19056-1814

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 02 2024 03:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14391232	EDI: Q3GTBI	Apr 02 2024 05:37:00	Bureaus Investment Group Portfolio No 15 LLC, P O Box 788, Kirkland, WA 98083-0788
14368836	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 02 2024 03:14:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston R.I. 02919
14402782	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 02 2024 03:14:00	CSMC 2018-SP3 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14393917	Email/PDF: bncnotices@becket-lee.com	Apr 02 2024 02:55:03	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14374041	+ Email/Text: bankruptcy@cavps.com	Apr 02 2024 03:14:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14366617	+ Email/Text: bankruptcycollections@citadelbanking.com	Apr 02 2024 03:14:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14399187	EDI: CITICORP	Apr 02 2024 05:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14398923	EDI: Q3G.COM	Apr 02 2024 05:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14368919	Email/Text: collecadminbankruptcy@fnni.com	Apr 02 2024 03:14:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14402784	^ MEBN	Apr 02 2024 01:32:51	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn: Business Services, Depew, NY 14043-2690
14366625	+ EDI: IRS.COM	Apr 02 2024 05:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14402012	EDI: JEFFERSONCAP.COM	Apr 02 2024 05:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14380249	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 02 2024 03:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

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14385246	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 02 2024 02:22:23	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14399689	EDI: PRA.COM	Apr 02 2024 05:37:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14375709	EDI: PENNDEPTREV	Apr 02 2024 05:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14375709	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2024 03:14:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14398560	EDI: Q3G.COM	Apr 02 2024 05:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14381481	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 02 2024 03:14:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14394450	EDI: WFFC2	Apr 02 2024 05:37:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14381537	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2024 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing Inc. antonio.bonanni@law.njoag.gov, pfranz@hoflawgroup.com
BRADLEY JOSEPH OSBORNE	on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing Inc. dboyle-ebersole@hoflawgroup.com,

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PABKAttorneyecf@orlans.com

DENISE ELIZABETH CARLON

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

KARINA VELTER

on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing Inc. karina.velter@powerskirm.com,
bankruptcy@powerskirm.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL P. KELLY

on behalf of Joint Debtor Dawn M Zimmerle mpkpc@aol.com r47593@notify.bestcase.com

MICHAEL P. KELLY

on behalf of Debtor William E Zimmerle mpkpc@aol.com r47593@notify.bestcase.com

SARAH K. MCCAFFERY

on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing Inc. smccaffery@pincuslaw.com,
ckohn@hoflawgroup.com

STEPHEN M HLADIK

on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing Inc. shladik@hoflawgroup.com,
ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>William E Zimmerle</u>	Social Security number or ITIN	xxx-xx-6482
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn M Zimmerle</u>	Social Security number or ITIN	xxx-xx-3409
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	19-14832-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William E Zimmerle

Dawn M Zimmerle

4/1/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.